

National Service Life Insurance

~~(VETERANS ADMINISTRATION)~~

Application for Total Disability Income Provision

A recent announcement by the Veterans Administration makes it possible for holders of World War II / National Service Life Insurance (NSLI) to obtain the new Total Disability Income Provision rider (T/D/I/P) by meeting certain physical requirements. This article is written ~~solely with the hope that it may~~ ^{to} ~~informally advise~~ ^{Organization} ~~agency employees~~ who ~~PRESENTLY DO~~ have NSLI of some of the benefits of the new rider ~~as well as~~ ^{and} to let them know the procedure ~~to follow~~ to obtain ~~such~~ ^{them}.
All official information must of course be obtained from the Veterans Administration.

This TDIP has been available for a long time, so that it is ~~quite possible that~~ some policy-holders may already have it on their present NSLI contract (the extra charge being a part of the present premium), ~~where as~~ ^{but} others may ~~(have never)~~ applied for it. The new liberalized rider may be obtained by both ^{these} categories of veterans, ~~just mentioned~~.

Whether you have the old type on your ~~PRESENT~~ contract, or ~~you~~ have ^{who wants to obtain the benefits of the new rider} never had it, each policy-holder ^{make} must ~~apply with a~~ NEW APPLICATION in the manner stated below. ~~REMEMBER~~ if you do not ^{now} ~~presently~~ have NSLI in force, you may ~~NOT~~ make application for this rider.

The old TDIP rider provided for payment of \$5 ~~per~~ per month for each ~~(over)~~ \$1,000 of insurance in force, ^{this} ~~such~~ payment to commence after the insured had been continuously totally disabled for a period of six ~~to~~ months or more. The new rider provides for the monthly benefits to be

increased to \$10 ~~per~~ ^{for} each ~~year~~ \$1,000 of NSLI ~~insurance~~ in force. ~~For~~ ^{For} example, if a veteran had \$10,000 in force with the TDIP rider added, after he had been continuously totally disabled for six ~~or~~ months or more he could receive payments at the rate of \$100 per month for as long as he remained totally disabled. The old rider, in this example, would have provided \$50 per month.

The rates for this rider are based on each individual case so that it is not possible to furnish any rates in this article.

Applicants who are under age 41 may use the ~~NONMEDICAL~~ form in applying, ~~this being one~~ which includes a ~~HEALTH STATEMENT~~ to be filled out by the individual and does not require a physical examination. Those who are age 41 or older must use the ~~MEDICAL~~ form ^{requiring} ~~which calls for~~ a physical examination, which may be made by medical officers in active service with the Army, Navy, Air Force, Marine Corps, ^{or} Coast Guard, or physicians of the U.S. Public Health Service, for those entitled, or may be made free of charge by a full-time or part-time salaried physician at a Regional Office or hospital of the Veterans Administration, or may be made at the applicant's own expense by a physician ~~only~~ ^{or} licensed for the practice of medicine by a State ^{or} Territory of the United States or the District of Columbia who is not related to the applicant by blood or marriage, associated with him in business or pecuniarily interested in the granting of this insurance. ~~If facilities of the V.A. are to be used, applicants should contact them for an appointment.~~

The Insurance Branch will be glad to assist with questions of a general nature, but for ~~DETAILS~~ applications, etc., please contact the nearest V.A. office. For ~~those~~ ^{personnel} in the metropolitan area, this would be the Contact Office of the V.A. at Vermont and ~~H~~ ^{you may}, N.W. ~~or by~~ phone EX 3-4120 and ask for information.

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